

Information to identify the case:

Debtor 1	<u>Gary L Smiley</u>	Social Security number or ITIN	xxx-xx-2698
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-32030-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary L Smiley

2/7/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gary L Smiley
Debtor

Case No. 16-32030-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Feb 07, 2022

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2022:

Recip ID	Recipient Name and Address
db	+ Gary L Smiley, 400 South County Blvd, Egg Harbor City, NJ 08215-3031
cr	+ ARVEST CENTRAL MORTGAGE COMPANY, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Harley-Davidson Credit Corp., POB 340514, Tampa, FL 33694-0514
516721256	+ ARVEST CENTRAL MORTGAGE COMPANY, 801 John Barrow Road, Suite #1, Little Rock, AR 72205-6511
516505742	+ Atlantic Emergency Asso, P.O. Box 120153, Grand Rapids, MI 49528-0103
516677581	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516505750	+ Exxon Gas Card, P.O. Box 9001011, Louisville, KY 40290-1011
516505753	+ Harley Davidson Credit Corp, Dept 15129, 5505 N. Cumberland Ave. Suite 307, Chicago, IL 60656-4761
516564244	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
516505755	+ Stern & Eisenberg PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 07 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 07 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516750261	EDI: AIS.COM	Feb 08 2022 01:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516505741	+ EDI: APPLIEDBANK.COM	Feb 08 2022 01:33:00	Applied Bank, P.O. Box 70165, Philadelphia, PA 19176-0165
516505743	EDI: BANKAMER.COM	Feb 08 2022 01:33:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
516505744	+ EDI: CAPITALONE.COM	Feb 08 2022 01:33:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
516505745	+ EDI: CAPITALONE.COM	Feb 08 2022 01:33:00	Capital One, P.O. Box 26625, Richmond, VA 23261-6625
516505747	+ Email/Text: bankruptcy@arvest.com	Feb 07 2022 20:36:00	Central Mortgage Co., 801 John Barrow Rd, Suite 1, Little Rock, AR 72205-6511
516505748	+ Email/PDF: creditonebnotifications@resurgent.com	Feb 07 2022 20:34:56	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
516505749	+ EDI: DISCOVER.COM	Feb 08 2022 01:33:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
516516449	EDI: DISCOVER.COM	Feb 08 2022 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516588847	+ Email/Text: EBN@edfinancial.com	Feb 07 2022 20:35:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN

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User: admin

Page 2 of 3

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516505752	Email/Text: BNSFS@capitalsvcs.com	Feb 07 2022 20:35:00	37922-2359 First Savings Bank, P.O. Box 2509, Omaha, NE 68103
516505751	+ EDI: BLUESTEM	Feb 08 2022 01:33:00	Finger Hut, P.O. Box 166, Newark, NJ 07101-0166
516564244	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 07 2022 20:35:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
516533162	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2022 20:35:07	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516533164	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 07 2022 20:34:59	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516505754	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 07 2022 20:34:59	Merrick Bank, P.O. Box 9216, Old Bethpage, NY 11804-9016
516765943	EDI: PRA.COM	Feb 08 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516765923	EDI: PRA.COM	Feb 08 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
516578142	EDI: Q3G.COM	Feb 08 2022 01:33:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516668321	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516548138	EDI: WFFC.COM	Feb 08 2022 01:33:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
516505756	+ EDI: WFFC.COM	Feb 08 2022 01:33:00	Wells Fargo Dealer Services, P.O. Box 168048, Irving, TX 75016-8048
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516505746	*+	Capital One, P.O. Box 26625, Richmond, VA 23261-6625

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2022

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Craig Scott Keiser	on behalf of Creditor ARVEST CENTRAL MORTGAGE COMPANY craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Harley-Davidson Credit Corp bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor Harley-Davidson Credit Corp. bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
James Patrick Shay	on behalf of Creditor ARVEST CENTRAL MORTGAGE COMPANY shay@bbs-law.com jpshay@gmail.com
Steven P. Kelly	on behalf of Creditor ARVEST CENTRAL MORTGAGE COMPANY skelly@sterneisenberg.com bkecf@sterneisenberg.com
Thomas E. Dowey	on behalf of Debtor Gary L. Smiley tdesquire@hotmail.com

TOTAL: 10